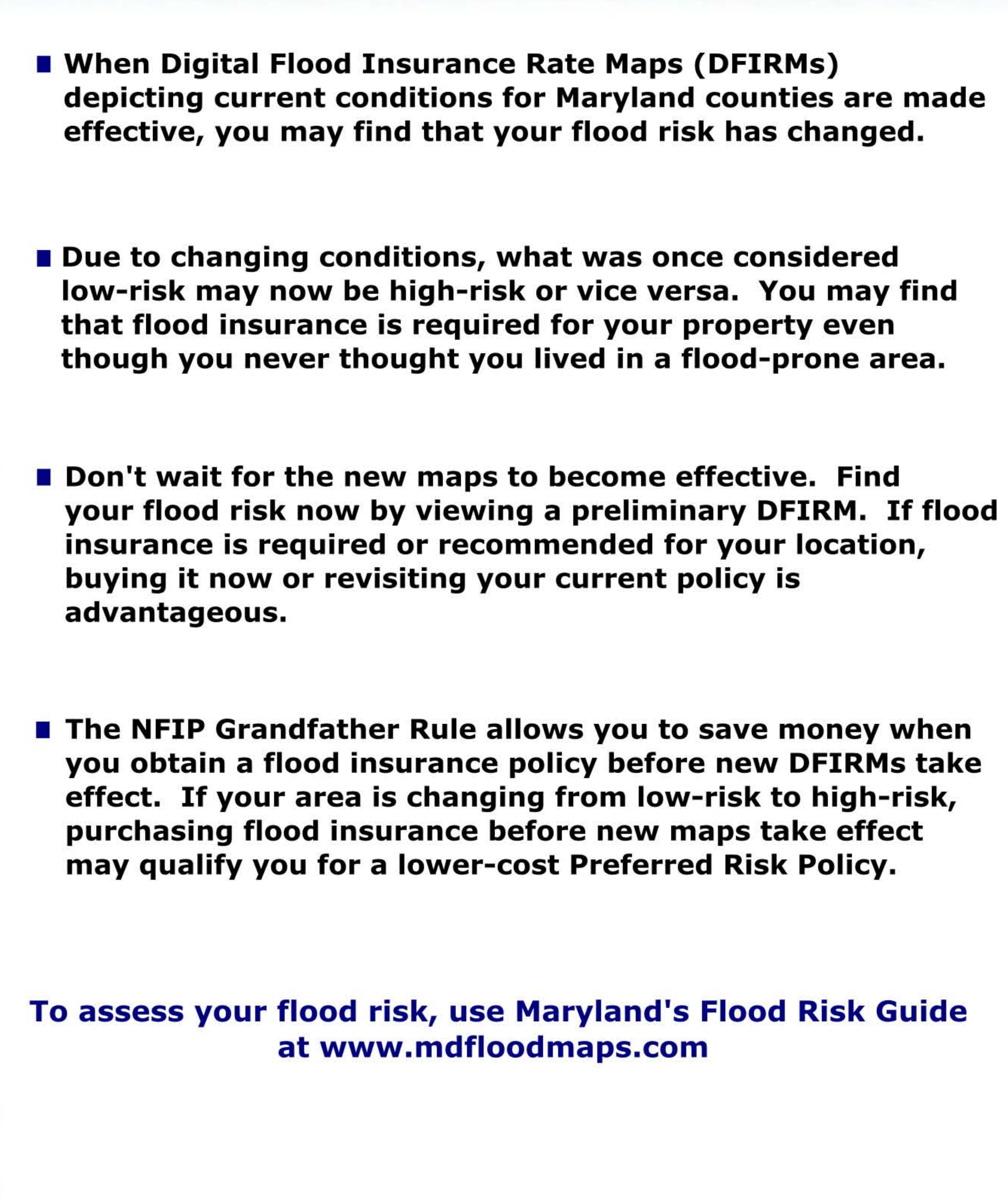
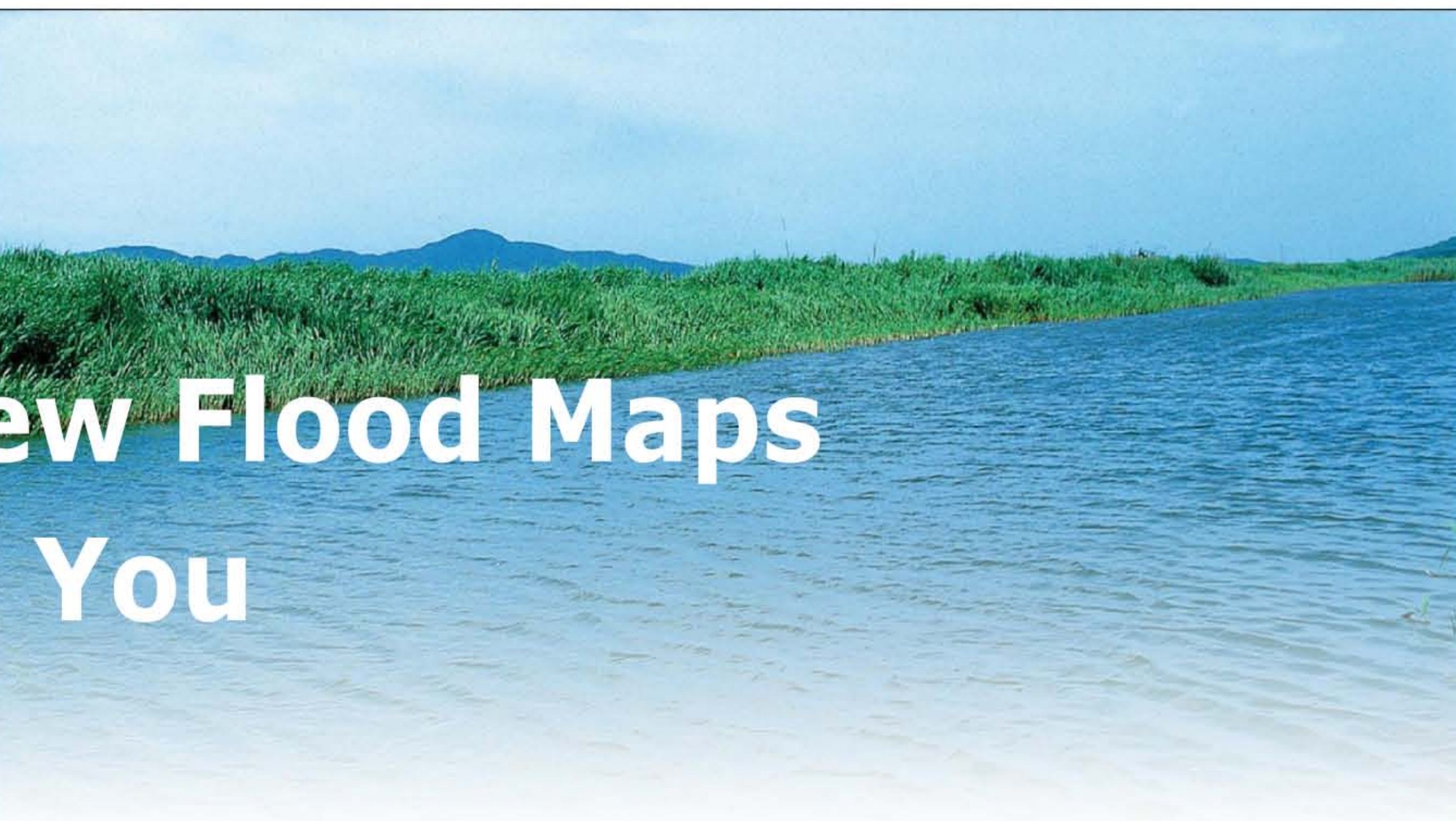


What New Flood Maps Mean to You

- **When Digital Flood Insurance Rate Maps (DFIRMs) depicting current conditions for Maryland counties are made effective, you may find that your flood risk has changed.**
- **Due to changing conditions, what was once considered low-risk may now be high-risk or vice versa. You may find that flood insurance is required for your property even though you never thought you lived in a flood-prone area.**
- **Don't wait for the new maps to become effective. Find your flood risk now by viewing a preliminary DFIRM. If flood insurance is required or recommended for your location, buying it now or revisiting your current policy is advantageous.**
- **The NFIP Grandfather Rule allows you to save money when you obtain a flood insurance policy before new DFIRMs take effect. If your area is changing from low-risk to high-risk, purchasing flood insurance before new maps take effect may qualify you for a lower-cost Preferred Risk Policy.**

To assess your flood risk, use Maryland's Flood Risk Guide at www.mdfloodmaps.com



FEMA



Maryland
Department of
the Environment

Maryland's Digital Flood Insurance Rate Map Program at a Glance